

## TAX COMMISSION BACK TO RESUME HEARINGS

Members Return From Tidewater and Reconvert in Senate Chamber.

### LEAVE SOON FOR SOUTHWEST

Next Week Will Sit for Bankers, Real Estate Dealers and Owners, Transportation and Life Insurance Companies.

The State Tax Commission, after a series of hearings in Tidewater, Virginia, returned yesterday morning and prepared to digest the information obtained. A. E. James, an expert of the Wisconsin Tax Commission, is sitting with the commission, and is rendering similar service to that rendered by A. R. Pyle, of the New York Tax Reform Association.

Within ten days the commission will start for Southwest Virginia to hold a protracted series of hearings in that section. By special arrangement, however, the commission will grant a hearing on Monday at noon to the bankers of the State in order to obtain from them banking interests that are the problem under consideration.

### HEAR REAL ESTATE

Chairman Echols also announced that the commission had agreed to hear the Tidewater Real Estate Exchange on next Friday at 1 o'clock in the afternoon. The question of a mortgage tax will be the principal subject to be discussed. Members of the commission have expressed a desire to have private individuals who are large holders of real estate attend Friday's hearings.

On Wednesday the railways and transportation companies will be heard, and on Thursday the life insurance companies will present information pertaining to taxation of such enterprises. The express companies are to have a special hearing on Saturday. Hearings in Southwest Virginia have been scheduled by the commission as follows: Big Stone Gap, June 22 and 23; Wytheville, June 23; Roanoke, June 24 and 25; Lynchburg, June 27. It is probable that other hearings in that section of the State will be scheduled on short notice.

The commission will return to the Capitol about July 1 to begin preparation of its report and bills for tax revision.

### RECITAL AT ST. JAMES PROVES MUSICAL TREAT

Crowded Church Heats J. Warren Andrews, Distinguished Organist of New York.

J. Warren Andrews, organist of the Church of the Divine Paternity, New York City, gave one of the most enjoyable recitals Richmond music lovers have heard. The program was held at St. James Episcopal Church last night. The church was crowded with appreciative listeners, and the perfect rendition of the difficult program proved a revelation to most of them.

Mr. Andrews is an organist of national reputation and possesses a touch and an ability to infuse into his music the most perfect of the possibilities of the instrument. The soul of the beautiful compositions stood out under the delicate touch of the master, and hundreds of music lovers, as well as many organists from various sections of the State, were enabled to realize the possibilities within the giant instrument.

The organist has established for himself a great reputation as a concert organist and teacher of the organ, and his pupils playing throughout the country. Among them are Louis E. Bassett Hough, for some years organist of the Second Baptist Church, and now continuing his studies abroad, and Leslie F. Watson, who last summer studied theory and composition with Mr. Andrews.

### DR. STRAYER TO SPEAK

Professor at Teachers' College, Columbia University, to Address Graduates.

Commencement exercises of the Richmond City Normal School will be held to-night in the William F. Fox Public School on Hanover Avenue. Dr. George W. Strayer, professor of administration, Teachers' College, Columbia University, will make the address to the graduates.

The program follows:

Selection, John Marshall High School Orchestra.

Innovation, Rev. A. V. Colston, rector Church of the Holy Comforter.

Essay, "The Value of Special Classes in a School System," Ethelwyn Adelaide Tiller.

Address, Dr. George W. Strayer.

President of Board of Administration, Teachers' College, Columbia University.

Delivery of diplomas, Ferdinand C. Ebel, president City School Board.

**Marriage Licenses.**

Licenses to marry were issued yesterday by the clerk of the Hustings Court to C. Linford Clarke and Mary Louise Alley, Obie Lewis Roach and Myrtle Jewel Betts, James Smith and Louisa Seal, and Roy J. Ransome and Alma Ware.

**Qualifies as Administrator.**

R. F. Florence qualified yesterday in the Chancery Court as administrator of W. M. Florence. The estate is valued at \$1,600.

**Will Handle Express Business.**

An arrangement was made yesterday by the Chesapeake & Potomac Telephone Company that arrangements had been made with the Southern Express Company to handle the express business through its York River Line. This innovation is expected to prove of mutual benefit to merchants of Baltimore and Richmond and to the persons served by this line.

## Remarkable Showing in Corporate Management

Superintendent of New York State Insurance Department Commends the Metropolitan Life Insurance Company.

The report of the New York State Department of Insurance on the triennial examination of the Metropolitan Life Insurance Company has just been published by the State. It is a revised by Governor Hughes, this examination must be made every three years. About twenty examiners of the Insurance Department devoted nearly a year to the work, and Mr. Emmet, as Superintendent of the Department, wrote an extended review of the report. In this review Commissioner Emmet not only made an analysis of the company's condition as a business corporation, but of its activities along the broader lines of social service, among industrial workers, health education and the conservation of human life. He points out that the company, now having more than thirteen million policies outstanding, has assumed such proportions that it is practically brought into immediate contact with approximately one-eighth of the population of the United States.

Superintendent Emmet concludes his report in the following words: "It simply happens that this great institution—having no very recent been under our critical scrutiny, and presenting so many admirable illustrations of what an efficient and enlightened modern business organization can do in the way of keeping abreast of modern thought—seems to be in a position where I may properly use it as an illustration of the particular point I had in mind when I decided to prepare this preface to the report of my examiners. My point is, of course, that private initiative and enterprise are at their best in the endeavor of doing the finest possible work in fields from which, latterly, all the talk has been that these agencies should be compelled to retire."—Adv.

## ANNOUNCES PLANS FOR SUMMER NORMAL SCHOOLS

Twenty Institutions—Fourteen White and Six Colored—Will Open

On June 23, Superintendent H. C. Stearnes, of the State Department of Public Instruction, announced yesterday the plans for the summer normal schools. The location of twenty schools, with their conductors, were made public. The summer sessions will commence on June 23, continuing for one month, except the school at Charlottesville, Harrisonburg and Richmond, which will continue in session six weeks.

There will be six schools for colored teachers and fourteen for white teachers. Instructors for the schools will be chosen in each instance by the conductor. Large attendance is looked for this season.

The location of the schools, the name of the conductors and the address of each conductor pending the opening of the school, is given as follows:

University of Virginia—Charles G. Maphis, Charlottesville.

Harrisonburg—J. A. Burruss, Harrisonburg.

Fredericksburg—E. H. Russell, Fredericksburg.

Farmville—J. L. Harman, Farmville.

East Radford—J. P. McConnell, East Radford.

Martinsville—N. P. Painter, Roanoke.

Covington—Joseph P. Saunders, Richmond.

Norfolk—James Hurst, Norfolk.

Chase City—H. H. Friend, South Boston.

Galax—J. A. Livesey, Galax.

Emory—E. B. Fitzpatrick, Bristol.

Richmond—J. A. C. Chandler, Richmond.

Dublin—J. W. Ritchie, Williamsburg.

Luray—J. D. Hares, Burkeville.

The following are the schools for the colored teachers:

Richmond—George N. Hovey, Richmond.

Chase City—P. C. Bedinger, Boydton.

Lawrenceville—James S. Russell, Lawrenceville.

Christiansburg—E. A. Long, Christiansburg.

Hampton—George P. Phenix, Hampton.

Manassas—William J. Decatur, Manassas.

## MUSIC SCHOOL CLOSES

Final exercises of Miss Ruth Weisger's musical class, given in the auditorium of the Chimboraço School, were attended by a large audience of parents of the students and of friends of the instructor.

The following received medals for their work during the last year: Misses Gladys Moody, Madeline Farrar, Allen Ford, Leah Satterfield, Ella Wright, May Collins, Alice McFadden, Edythe Fracker, Annie Bell Carter, Margaret Gishaber, Nellie Smith, Katherine Melton, Mrs. Tate, Edwin Mitchell, William Gishaber, Lewis Watkins, and Frank Melton. Rev. Hugh W. Sublett presented the medals.

During the exercises the class presented a play, "The Story of the Music School," which was a lengthy one, was participated in by members of the class, and was thoroughly enjoyed.

**Fined for Reckless Driving.**

Charles Cottrell, a colored chauffeur, who has been driving for Charles Metzger, was yesterday fined \$10 and costs on a charge of reckless driving by magistrate Sunday, of the Henrico County Magistrate's Court.

Cottrell was arrested by Deputy Sheriff Webb Snyder Wednesday, and at the time of his arrest was driving through Fulton. In the car were a number of negro women, but no charges were preferred against them. The front wheels of the car were sprung and the machine was otherwise damaged.

**Thanks to Public.**

Resolutions have been adopted by the board of directors of the Negro Baptist Church, Home and the Friends' Orphan Asylum for Colored Children, thanking the public for its support on "tag day" when \$1,034.75 was donated. Thanks was also extended to the workers who assisted in making the day a success.

**Boy Scouts to Inspect Exhibit.**

Members of the Richmond Chapter, Boy Scouts of America, totaling forty-seven troops, will meet at the corner of Seventh and Grace Streets to-night at 7:30 o'clock, and will then proceed to the Manufacturers' Exhibit in the Chamber of Commerce building for an inspection of the various exhibits. They have been invited to make the inspection and to bring their parents with them.

**Holiness Camp Meeting.**

Fredericksburg, Va., June 11.—The Holiness Camp in Spotsylvania County, near the Bloody Angle battlefield, will be held this year beginning Friday, August 14, and continue through August 23. The meeting will be conducted by Rev. J. B. Kendall, of Kentucky.

## HIGHLAND PARK SCHOOL BEGINS FINALS TO-NIGHT

Commencement Will Be Ushered In With an Entertainment by Students

The finals of the Highland Park public school will begin to-night when the pupils will present the high school play, "The Parson's Perverity," in the auditorium of the school at 8:15 o'clock. A drill, entitled "The Vestal Virgins," and musical selections will complete the program.

Following is the program for the remainder of the commencement:

Primary and grammar grades: Monday, 8:30 A. M.

Invocation.

Song by school.

The festival, thirty primary children. Swing song and drill.

Grammar grade play, "Doctor Cure All," cast of eight characters.

Announcement of honors.

Prize award.

Award of seventh grade certificates by Superintendent A. D. Wright. 8:30 P. M.

Invocation.

Song by high school.

Salutatory by Miss Jeanette Quarles. Class history, by Miss Katie May Davis.

Class poem, by Miss Louise Gregg.

Introduction of speaker by George W. Bankie, chairman of Highland Park school board.

Address by Congressman A. J. Montague.

Prophecy, by Miss Marguerite Bahke.

Last Will and Testament, by Miss Hattie Howell.

Acceptance, by George Eubank.

Award of scholarship medal by W. H. Holladay, clerk of Highland Park school board.

Award of poster prizes for three best essays on topics of local interest.

Award of diplomas, by Superintendent A. D. Wright.

Candidates for graduation, Miss Jeanette Quarles, Miss Hattie Howell, Miss Marguerite Bahke, Miss Katie May Davis, Miss Esther Wilkinson, Miss Louise Gregg and George Eubank.

### Sent On to Grand Jury.

H. E. Lipscomb was sent on to the grand jury yesterday when arraigned before Justice Crutchfield on a charge of passing worthless checks. Three charges, one for a felony, were lodged against the man. This was the only one considered by the court. The complainant was Joseph Lassiter, who claimed to have lost \$120. The Richmond Hardware Company and the Southern Railway Company charge that they were defrauded to the extent of \$43 and \$22, respectively.

## CHARTERS ISSUED

The following charters were issued yesterday by the State Corporation Commission:

Producers' Fuel Oil Corporation, Richmond. Capital stock: \$1,000 to \$1,500. Objects: Oil business. Directors: D. Christian, president; E. B. Filphen, secretary, both of Richmond.

Mt. Athos Manganese Mining Corporation, Lynchburg. Capital stock: \$1,000 to \$1,500. Objects: Mining business. Robert O. Merden, president, Minneapolis, Minn.; J. F. Skinner, secretary, Lynchburg.

Freemason Apartments Corporation, Norfolk. Capital stock: \$5,000 to \$10,000. Objects: Real estate business. M. Barry, president; R. S. Cahoon, secretary, both of Norfolk.

Hickory Hill Orchards, Incorporated, Staunton. Capital stock: \$5,000 to \$10,000. Objects: Fruit farming. H. W. Brunk, president; J. Yost, secretary, both of Staunton.

The Eclipse Amusement Company, Incorporated, Culpeper. Capital stock: \$2,000 to \$10,000. Objects: Conducting amusements and picture shows. R. A. Tredey, president; Lewis P. Nelson, secretary, both of Culpeper.

**Judgment Entered.**

A. J. Chevalier, Jr., receiver for the Radium Springs Company, was awarded a judgment for \$50 in the City Circuit Court yesterday against R. T. Lipscomb.

**Final Celebration at Madison School.**

The senior class of Madison School will hold its final celebration in the auditorium of that school to-night at 8 o'clock. A lengthy and attractive program has been arranged, and it is expected that a large gathering of parents and friends of the pupils will be present.

The James Madison Literary Society last night held its final exercises in the auditorium of the Madison School. The program was interesting and thoroughly enjoyable, several unique features being introduced. Music, readings and recitations were a conspicuous portion of the program.

**Testifying in Lunenburg Case.**

Jailer R. A. Garnett, of Henrico County, has been absent from the jail this week, having been summoned to Lunenburg County to testify in the case of James Watkins, who is being held there for arson and murder. Watkins was captured in Henrico and has been once convicted and sentenced to eighteen years in the penitentiary. The verdict was set aside.

## TO THE PUBLIC:

**THE State of New York, through its Department of Insurance, has completed the examination of the Metropolitan Life Insurance Company which it is required by law to make every three years. The Chief Examiner, in concluding the report, said:**

"The treatment by this Company of its policy-holders in the prompt payment of their claims, in the voluntary payment of millions of dollars in bonuses, and in its social welfare work—are features of the Company's business which deserve commendation."

**The Superintendent of Insurance, the Hon. William Temple Emmet, in approving the report, wrote an extended review from which we make extracts:**

**THE COMPANY'S GROWTH AND MANAGEMENT.**

"The administrative officers of the Company \* \* \* have so increased the assets of the Company as to make these equal the resources of many states and even nations. They have at the same time steadily cheapened the cost of insurance to policy-holders, both by direct means and by the distribution of bonuses."

[The report shows that the Company has given back \$35,367,293 in bonuses to industrial policy-holders in nineteen years.]

"They have extended the Company's business to such an extent as to bring it into contact now with approximately one-eighth of the population of the United States."

[The number of policies outstanding December 31, 1913, was 13,957,748.]

"That this notable growth has involved no sacrifice of efficiency in the handling of administrative details, but, on the contrary, has been the direct result of constantly increasing efficiency, is shown by the comparatively small losses sustained by the Company in proportion to the large investments made."

**ITS POLICY-HOLDERS SATISFIED.**

"The fact that the percentage of lapses due to the abandonment of their insurance by policy-holders is constantly decreasing, speaks eloquently to the same effect."

[The lapse ratio of industrial policies has decreased 31.7 per cent. in eight years.]

"This last mentioned development is perhaps the most convincing evidence which could be offered that the Company's policy-holders are, broadly speaking, very well satisfied indeed with what they get in return for the premiums they pay. A very remarkable showing altogether."

**ITS SOCIAL SERVICE.**

"This Company waited for no changes in existing law before striking out as a pioneer among insurance companies along the pathway of social service on a huge scale."

"For years it has maintained for its policy-holders a nursing service upon a great scale; this has latterly become a veritable marvel of efficiency and practical helpfulness."

[Metropolitan nurses made 1,127,022 visits to sick policy-holders in 1913, for which the Company paid the bills.]

"Leaving out of consideration the mere numbers of those who have been directly benefited by these activities, I think that the example which the Metropolitan has set to other great business organizations by its early recognition of the new responsibilities attaching to all business enterprises which have attained a certain size, is one of the most beneficial of recent occurrences in the field of American business. For years it has through its publications upon the question of health conservation been serving multitudes of people as a sort of University of beneficial instruction upon this most important subject."

**ABREAST OF MODERN THOUGHT.**

"This great institution, having so very recently been under our critical scrutiny and presenting so many admirable illustrations of what an efficient and enlightened modern business organization on a large scale can do in the way of keeping abreast of modern thought, seems to be in a position where I may properly use it as an illustration \* \* \* that private initiative and enterprise are at their best still capable of doing the finest possible work in fields from which, latterly, all the talk has been that these agencies should be compelled to retire."

**Assets, \$447,829,229.00      Liabilities, \$414,244,327.51**

**Largest amount of insurance in force of any company in the world**

**\$2,816,504,462.00**

## Metropolitan Life Insurance Company

(Incorporated by the State of New York. Stock Company)

**JOHN R. HEGEMAN, PRESIDENT**

**1 MADISON AVENUE, NEW YORK**



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# Shredded Wheat Biscuit With Strawberries

an ideal dish for the warm days when the body craves relief from heavy foods. All the body-building elements in the whole wheat made digestible by steam-cooking, shredding and baking. The only cereal breakfast food that combines naturally and deliciously with fruits, fresh or preserved. Try this delicious dish tomorrow morning for breakfast.

Heat one or more Biscuits in the oven to restore crispness; then cover with berries or other fresh fruit; serve with milk or cream and sweeten to suit the taste. Better than soggy white flour "short-cake"; contains no yeast, no baking powder, no fats, no chemicals of any kind—just the meat of the golden wheat, steam-cooked, shredded and baked.

**The Shredded Wheat Company,      Niagara Falls, N. Y.**

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Ladies' and Men's Russia Calf Rubber Sole Oxfords.

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